UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA WILKES-BARRE DIVISION

IN RE: Chapter 13 Robert Walter Blaszak, Jr. CASE NO.: 5:21-bk-02301-MJC aka Robert W. Blaszak, Jr. aka Robert Walter Blaszak aka Robert Blaszak aka Robert Blaszak, Jr. dba Mr. Sandman Hardwood Floors aka Robert W. Blaszak Debtor, Wilmington Savings Fund Society, FSB not individually, but solely as trustee for Residential Mortgage Aggregation Trust, Movant, v. Robert Walter Blaszak, Jr. aka Robert W. Blaszak, Jr. aka Robert Walter Blaszak aka Robert Blaszak aka Robert Blaszak, Jr. dba Mr. Sandman Hardwood Floors aka Robert W. Blaszak Allison Wolf, Co-Debtor Jack N Zaharopoulos Respondents.

DEBTOR'S ANSWER TO MOTION FOR RELIEF OF WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR RESIDENTIAL MORTGAGE AGGREGATION TRUST

- 1. Admitted.
- 2. Admitted.
- 3. Admitted.

- 4. Admitted.
- 5. Admitted.
- 6. Admitted.
- 7. Admitted.
- 8. Admitted.
- 9. Denied. This paragraph represents a legal conclusion to which no response is required.
- 10. Denied. This paragraph represents a legal conclusion to which no response is required.
- 11. Denied. The post-petition history attached as an exhibit to the motion fails to take into account all payments made by Debtors.
- 12. Denied. See answer to #11.
- 13. Denied. After reasonable investigation, Debtor is unable to verify the amount of the outstanding principal balance, and therefore this claim is denied.
- 14. Admitted in part and denied in part. It is admitted only that the value of the property at the time of the filing of the petition was the amount set forth in the petition. The remaining allegations in this paragraph are denied as legal conclusions to which no responses are required.
- 15. Denied. This paragraph represents a legal conclusion to which no response is required.
- 16. Denied. This paragraph represents a legal conclusion to which no response is required.
- 17. Denied. This paragraph represents a legal conclusion to which no response is required.

WHEREFORE, Debtor, Robert Walter Blaszak, Jr., respectfully requests the Motion for Relief be denied.

NEWMAN WILLIAMS, P.C.

By: Robert J. Kidwell, Esquire

Attorney for Debtor

Date: May 23, 2024